

**Information to identify the case:**

Debtor 1	<b>Robert F Knight</b>	Social Security number or ITIN	xxx-xx-0954
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Deborah Knight</b>	Social Security number or ITIN	xxx-xx-2467
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-10471-ABA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert F Knight

Deborah Knight

4/10/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Robert F Knight  
Deborah Knight  
DebtorsCase No. 16-10471-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 53

Date Rcvd: Apr 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2019.

db/jdb  
aty  
cr  
lm  
517270227  
515940235  
515940237  
515940242  
515940243  
515940246  
515940249  
515940255  
516114971  
516069163  
515940263  
515940265  
517270220

+Robert F Knight, Deborah Knight, 51 South Central Ave, Sicklerville, NJ 08081-9348  
+Fein, Such, Kahn & Shepard PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673  
+Toyota Motor Credit Corporation, as servicer for T, P. O. Box 9013, Addison, TX 75001-9013  
Wells Fargo Bank NA, 7255 Baymeadows, Wa, Des Moines, IA 50306  
#+Alexander Westerhoff, c/o Nicoll Davis & Spinella LLP, 95 Route 17 South, Suite 316, Paramus, NJ 07652-2626  
+Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
+Cap One, 701 East 60th Street, Sioux Falls, SD 57104-0432  
+Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040  
Classic Imports, Inc, 3000 Route 42, Blackwood, NJ 08012  
+DRA, 5068 W, Plano Parkway # 300, Plano, TX 75093-4409  
+Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
+Pnc Bank, Po Box 5570, Cleveland, OH 44101-0570  
+Toyota Lease Trust, PO Box 9013, Addison, Texas 75001-9013  
+Toyota Lease Trust, c/o TOYOTA MOTOR CREDIT CORPORATION, PO BOX 9013, ADDISON, TEXAS 75001-9013  
+Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799  
Wells Fargo Hm Mortgag, 7255 Baymeadows Wa, Des Moines, IA 50306  
#+c/o Nicoll Davis & Spinella LLP, 95 Route 17 South, Suite 316, Paramus, NJ 07652-2626

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 U.S. Attorney, 970 Broad St.,  
smg +E-mail/Text: usprep03.ne.ecf@usdoj.gov Apr 10 2019 23:26:59 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
515940234 EDI: HNDA.COM Apr 11 2019 02:58:00 American Honda Finance, Po Box 168088,  
Irving, TX 75016  
516043095 EDI: AIS.COM Apr 11 2019 02:58:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
515940236 EDI: BANKAMER.COM Apr 11 2019 02:58:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998  
515940241 EDI: CITICORP.COM Apr 11 2019 02:58:00 Childrens Place/Citicorp Credit Services,  
Attn: Citicorp Credit Services, Po Box 20507, Kansas City, MO 64195  
515940238 +EDI: CAPITALONE.COM Apr 11 2019 02:58:00 Capital 1 Bank, Attn: General Correspondence,  
Po Box 30285, Salt Lake City, UT 84130-0285  
515972083 EDI: CAPITALONE.COM Apr 11 2019 02:58:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
515947725 +E-mail/Text: bankruptcy@cavps.com Apr 10 2019 23:27:24 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
515940239 +EDI: CHASE.COM Apr 11 2019 02:58:00 Chase, 201 N. Walnut St//Del-1027,  
Wilmington, DE 19801-2920  
515940240 +EDI: CAUT.COM Apr 11 2019 02:58:00 Chase auto, Attn: National Bankruptcy Dept,  
Po Box 29505, Phoenix, AZ 85038-9505  
515940244 +EDI: WFNBN.COM Apr 11 2019 02:58:00 Comenity Bank/Dress Barn, Attention: Bankruptcy,  
P.O. Box 182686, Columbus, OH 43218-2686  
515940245 +EDI: WFNBN.COM Apr 11 2019 02:58:00 Comenity Bank/Mandeas, Attn: Bankruptcy,  
Po Box 182686, Columbus, OH 43218-2686  
515940247 +EDI: TSYS2.COM Apr 11 2019 02:58:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
515940250 +EDI: RMSC.COM Apr 11 2019 02:58:00 GECRB/JC Penny, Attention: Bankruptcy,  
Po Box 103104, Roswell, GA 30076-9104  
515940251 EDI: RMSC.COM Apr 11 2019 02:58:00 GECRB/Old Navy, Attn: Bankruptcy, Po Box 130104,  
Roswell, GA 30076  
515940252 +EDI: RMSC.COM Apr 11 2019 02:58:00 GECRB/Sams Club, Gecrb/Sams Club, Po Box 103104,  
Roswell, GA 30076-9104  
516133426 EDI: JEFFERSONCAP.COM Apr 11 2019 02:58:00 Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-9617  
515940253 +EDI: CBSKOHLS.COM Apr 11 2019 02:58:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-7096  
515940253 +E-mail/Text: bncnotices@becket-lee.com Apr 10 2019 23:26:13 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
515940254 +EDI: TSYS2.COM Apr 11 2019 02:58:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
516145779 EDI: PRA.COM Apr 11 2019 02:58:00 Portfolio Recovery Associates, LLC, c/o Best Buy,  
POB 41067, Norfolk VA 23541  
515976112 EDI: Q3G.COM Apr 11 2019 02:58:00 Quantum3 Group LLC as agent for,  
Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788  
515940257 +EDI: SEARS.COM Apr 11 2019 02:58:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
515940256 +EDI: SEARS.COM Apr 11 2019 02:58:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
515940258 +EDI: RMSC.COM Apr 11 2019 02:58:00 Synch/lord & Tay, Po Box 965015,  
Orlando, FL 32896-5015  
515940259 +EDI: RMSC.COM Apr 11 2019 02:58:00 Synch/tjx Cos, Po Box 965015, Orlando, FL 32896-5015

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 53

Date Rcvd: Apr 10, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515940261 EDI: TFSR.COM Apr 11 2019 02:58:00 Toyota Motor Credit Co, Toyota Financial Services,  
Po Box 8026, Cedar Rapid, IA 52408  
515940260 +EDI: WTRRN BANK.COM Apr 11 2019 02:58:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673  
515940262 +EDI: VERIZONCOMB.COM Apr 11 2019 02:58:00 Verizon, 500 Technology Dr, Ste 550,  
Weldon Spring, MO 63304-2225  
516003618 EDI: WFFC.COM Apr 11 2019 02:58:00 Wells Fargo Bank N.A.,  
d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine CA 92623-9657  
516132699 +EDI: WFFC.COM Apr 11 2019 02:58:00 Wells Fargo Bank, N.A.,  
Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Blvd,  
Fort Mill SC 29715-7203  
517665453 EDI: WFFC.COM Apr 11 2019 02:58:00 Wells Fargo Bank, N.A., 1000 Blue Gentian Road,  
Eagan MN 55121-7700  
517541738 +EDI: WFFC.COM Apr 11 2019 02:58:00 Wells Fargo Bank, N.A.,  
Attention Bankruptcy Department, MAC# D3347-014, 3476 Stateview Blvd.,  
Fort Mills, SC 29715-7203  
515940264 +EDI: WFFC.COM Apr 11 2019 02:58:00 Wells Fargo Card Ser, 1 Home Campus, 3rd Floor,  
Des Moines, IA 50328-0001  
516166442 +EDI: WFFC.COM Apr 11 2019 02:58:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,  
Des Moines, IA 50328-0001  
515940266 +EDI: WFFC.COM Apr 11 2019 02:58:00 Wfs Financial/Wachovia Dealer Srvs, Po Box 3569,  
Rancho Cucamonga, CA 91729-3569

TOTAL: 37

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr WELLS FARGO BANK, NA, Fein,Such,Kahn and Shepard PC  
516132698 Wells Fargo Bank, N.A.  
cr\* +Alexander Westerhoff, c/o Nicoll Davis & Spinella LLP, 95 Route 17 South, Suite 316,  
Paramus, NJ 07652-2626  
515940248 ##+Fein Such, Khan and Shepard, 7 Century Drive, Parsippany, NJ 07054-4673

TOTALS: 2, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 12, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlrab@logs.com,  
njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation, as servicer for  
Toyota Lease Trust NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Loss Mitigation Wells Fargo Bank NA ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
R. A. Lebron on behalf of Creditor WELLS FARGO BANK, N.A. bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Steven C. DePalma on behalf of Creditor Alexander Westerhoff sdepalma@ndslaw.com,  
jdisena@ndslaw.com;jspinella@ndslaw.com;adavis@ndslaw.com;csantomassimo@ndslaw.com  
Walter D. Nealy on behalf of Debtor Robert F Knight nealylaw@gmail.com,  
r43366@notify.bestcase.com;walterdnealy-pc-5pBm29TvkU@mycasemail.com  
Walter D. Nealy on behalf of Joint Debtor Deborah Knight nealylaw@gmail.com,  
r43366@notify.bestcase.com;walterdnealy-pc-5pBm29TvkU@mycasemail.com

TOTAL: 11